

REMARKS

Claims 1-5 and 24 are now pending in this application, with claims 1, 3, 5 and 24 being independent.

The Office Action is an Ex parte Quayle action, finding that the application is in condition for allowance except for certain formal matters, and allowing pending claims. Specifically, the Office Action objected to the drawings under 37 C.R.F. 1.83(a) as failing to show all features of the cancelled claims.

In response, Applicant has filed the accompanying Request For Approval Of Drawing Changes, adding new Fig. 3. This figure illustrates schematically the execution of contracts between the administering company and plural participants, and between the administering company and plural institutions. The subject matter contained in this figure is fully disclosed in and supported by the application as originally filed, such as for example at page 11, lines 1-23, and page 15, line 29 to page 16, line 13. Accordingly, no new matter has been added.

In addition, Applicant has by this Amendment revised the Specification to conform it to the addition of new Fig. 3. Once again, no new matter has been added.

In view of the addition of Fig. 3, Applicant respectfully submits that the application is in full compliance with 37 C.F.R. 1.83(a), and respectfully requests the Examiner to remove the objections to the drawing.

CONCLUSION

In view of the foregoing remarks, a Notice of Allowance is respectfully requested.

Applicant's undersigned attorney may be reached in our New York office by telephone at (212) 218-2100. All correspondence should continue to be directed to our address given below.

Respectfully submitted,


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